

Click on links below to jump to FPR contents Summary Financial Information Ratio Analysis Supplemental Ratios Assets Liabilities, Shares & Equity Income Statement Delinquent Loan Information Loan Losses & Bankruptcy Information Indirect & Participation Lending Real Estate Loan Information 1 Real Estate Loan Information 2 Member Business Loan Information Investments, Cash, & Cash Equivalents Other Investment Information Supplemental Share Information, Off Balance Sheet, & Borrowings Miscellaneous Information, Programs, & Services Information Systems & Technology Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets) Graphs 2 (Loans/Assets, Net Long-term Assets, Net Interest Margin, Cash & Short Term Investments)	Cycle Date: December-2008 Run Date: 03/03/2009 Interval: Annual
---	---

Parameters: Region: Nation * Peer Group: All * State = "MO" * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU :	136
Asset Range :	N/A
Peer Group Number :	N/A
Count of CU in Peer Group :	N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial Information								
Return to cover		For Charter : N/A								
03/03/2009		Count of CU : 136								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union Criteria : (FISCU) *								
		Count of CU in Peer Group : N/A								
		December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg
ASSETS:		Amount	Amount		Amount		Amount		Amount	
Cash & Equivalents		608,529,453	521,116,343	-14.4	622,677,107	19.5	593,507,753	-4.7	682,706,402	15.0
TOTAL INVESTMENTS		1,526,960,992	1,315,731,422	-13.8	1,226,130,634	-6.8	1,328,362,781	8.3	1,486,399,831	11.9
Loans Held for Sale		4,083,338	3,947,941	-3.3	3,581,227	-9.3	3,618,512	1.0	5,592,861	54.6
Real Estate Loans		2,081,595,092	2,260,943,166	8.6	2,372,486,782	4.9	2,511,953,768	5.9	2,787,210,661	11.0
Unsecured Loans		495,730,897	521,040,386	5.1	518,605,652	-0.5	557,464,027	7.5	554,337,365	-0.6
Other Loans		2,520,533,895	2,743,326,460	8.8	2,667,820,765	-2.8	2,589,874,586	-2.9	2,621,356,298	1.2
TOTAL LOANS		5,097,859,884	5,525,310,012	8.4	5,558,913,199	0.6	5,659,292,381	1.8	5,962,904,324	5.4
(Allowance for Loan & Lease Losses)		(41,411,722)	(44,145,370)	6.6	(42,351,210)	-4.1	(44,566,862)	5.2	(53,727,787)	20.6
Land And Building		154,217,946	173,299,567	12.4	180,917,647	4.4	201,703,529	11.5	219,287,728	8.7
Other Fixed Assets		34,036,972	38,985,765	14.5	43,221,572	10.9	44,175,732	2.2	43,576,024	-1.4
NCUSIF Deposit		57,956,702	60,159,074	3.8	59,119,088	-1.7	60,768,612	2.8	63,566,444	4.6
All Other Assets		98,623,217	117,766,794	19.4	139,156,110	18.2	116,867,086	-16.0	128,756,853	10.2
TOTAL ASSETS		7,540,856,782	7,712,171,548	2.3	7,791,365,374	1.0	7,963,729,524	2.2	8,539,062,680	7.2
LIABILITIES & CAPITAL:										
Dividends Payable		13,575,964	16,746,460	23.4	17,930,343	7.1	20,592,094	14.8	17,314,670	-15.9
Notes & Interest Payable		236,570,508	302,811,209	28.0	327,145,844	8.0	351,906,695	7.6	355,453,728	1.0
Accounts Payable & Other Liabilities		48,952,756	57,804,809	18.1	70,339,420	21.7	67,335,402	-4.3	68,641,084	1.9
Uninsured Secondary Capital		0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL LIABILITIES		299,099,228	377,362,478	26.2	415,415,607	10.1	439,834,191	5.9	441,409,482	0.4
Share Drafts		816,575,978	870,382,546	6.6	899,949,083	3.4	872,186,747	-3.1	951,078,984	9.0
Regular shares		2,354,343,317	2,180,651,155	-7.4	1,903,623,952	-12.7	1,747,430,029	-8.2	1,830,194,326	4.7
All Other Shares & Deposits		3,243,548,552	3,416,961,666	5.3	3,664,227,852	7.2	3,985,981,295	8.8	4,373,613,436	9.7
TOTAL SHARES & DEPOSITS		6,414,467,847	6,467,995,367	0.8	6,467,800,887	0.0	6,605,598,071	2.1	7,154,886,746	8.3
Regular Reserve		217,469,429	229,744,086	5.6	239,307,275	4.2	246,502,104	3.0	249,497,385	1.2
Other Reserves		231,960,389	234,638,718	1.2	229,698,160	-2.1	242,288,439	5.5	252,443,366	4.2
Undivided Earnings		377,859,889	402,430,899	6.5	439,143,445	9.1	429,506,719	-2.2	440,825,701	2.6
TOTAL EQUITY		827,289,707	866,813,703	4.8	908,148,880	4.8	918,297,262	1.1	942,766,452	2.7
TOTAL LIABILITIES, SHARES, & EQUITY		7,540,856,782	7,712,171,548	2.3	7,791,365,374	1.0	7,963,729,524	2.2	8,539,062,680	7.2
INCOME & EXPENSE										
Loan Income*		309,921,799	330,392,748	6.6	358,625,658	8.5	383,793,822	7.0	393,733,340	2.6
Investment Income*		52,070,215	61,766,700	18.6	73,842,760	19.6	86,246,010	16.8	70,921,804	-17.8
Other Income*		116,087,764	128,191,219	10.4	132,418,297	3.3	137,556,678	3.9	146,558,892	6.5
Salaries & Benefits*		133,126,198	140,034,742	5.2	142,454,947	1.7	153,890,353	8.0	159,369,711	3.6
Total Other Operating Expenses*		151,643,752	156,612,942	3.3	160,609,540	2.6	171,062,772	6.5	174,049,011	1.7
Non-operating Income & (Expense)*		5,630,351	1,171,458	-79.2	1,688,349	44.1	2,458,517	45.6	6,547,665	166.3
Provision for Loan/Lease Losses*		26,162,647	33,216,359	27.0	31,923,940	-3.9	40,655,506	27.4	57,558,903	41.6
Cost of Funds*		111,892,176	143,110,910	27.9	183,386,313	28.1	220,641,644	20.3	195,136,397	-11.6
Net Income*		60,885,356	48,547,172	-20.3	48,200,324	-0.7	23,804,752	-50.6	31,647,679	32.9
TOTAL CU's		156	153	-1.9	147	-3.9	139	-5.4	136	-2.2
* Income/Expense items are year-to-date while the related %change ratios are annualized.										
# Means the number is too large to display in the cell										
										1. Summary Financial

Return to cover		Supplemental Ratio Analysis			
03/03/2009		For Charter: N/A			
CU Name: N/A		Count of CU: 136			
Peer Group: N/A		Asset Range: N/A			
		Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federal Insured State Credit Union (FISCU)			
		Criteria: N/A			
		Count of CU in Peer Group: N/A			
	December-2004	December-2005	December-2006	December-2007	December-2008
OTHER DELINQUENCY RATIOS					
Credit Cards DO > 2 Mo / Total Credit Card Loans	1.16	1.24	1.13	1.40	1.80
All Other Loans Delinquent > 2 Mo / Total All Other Loans	N/A	N/A	1.32	1.32	1.32
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	N/A	N/A	0.00	0.00	0.00
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	N/A	N/A	1.17	1.28	1.32
Participation Loans Delinquent > 2 Mo / Total Participation Loans	N/A	N/A	7.47	4.66	1.67
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	0.21	0.00	0.58	1.67	2.22
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.21	0.00	0.02	0.19	0.67
REAL ESTATE LOAN DELINQUENCY					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.23	0.19	0.13	0.23	0.40
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustab Rate and Hybrid/Balloon < 5 years	0.14	0.11	0.09	0.03	0.80
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans	0.58	0.39	0.27	0.44	0.90
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.14	0.21	0.39	0.33	0.33
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt Fir Mtg Loans	N/A	N/A	N/A	0.00	1.17
Total Modified 1st and Other RE > 2 Mo	N/A	N/A	N/A	N/A	16.50
Modified RE Lns also Reported as Business Loans > 2 Mo Del	N/A	N/A	N/A	N/A	0.00
Total Real Estate Loans DO > 1 Mo / Total Real Estate Loans	0.76	0.90	1.03	1.30	2.00
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.23	0.23	0.22	0.27	0.67
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	40.07	38.14	28.52	19.46	22.30
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.37	2.48	1.85	2.12	3.00
* Net Charge Offs - All Other Loans / Avg All Other Loans	N/A	N/A	0.77	0.95	1.17
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.02	0.05	0.06	0.09	0.17
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	N/A	N/A	0.02	0.02	0.00
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	N/A	N/A	0.15	0.21	0.33
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans	N/A	N/A	N/A	N/A	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	N/A	N/A	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	N/A	N/A	0.77	1.05	1.20
* Net Charge Offs - Participation Loans / Avg Participation Loans	N/A	N/A	2.05	3.13	1.40
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.25	0.00	0.00	0.01	0.40
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	14.90	16.67	19.08	18.32	18.20
Participation Loans Outstanding / Total Loans	2.11	1.76	1.32	0.97	1.17
Participation Loans Purchased YTD / Total Loans Granted YTD	3.15	0.90	0.34	0.78	1.67
* Participation Loans Sold YTD / Total Assets	0.70	0.18	0.01	0.06	0.00
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.29	0.43	0.47	0.92	1.40
Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	1.00	0.33	0.23	0.01	0.00
REAL STATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	15.24	15.83	17.37	18.71	19.50
Total Fixed Rate Real Estate / Total Loans	22.55	22.09	24.35	26.33	28.50
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	18.03	16.68	21.41	23.05	25.67
First Mtg RE Loans Sold YTD / First Mtg RE Loans Granted YTD	59.55	36.37	32.19	28.46	23.80
Interest Only & Payment Option First Mortgages / Total Assets	N/A	N/A	N/A	0.35	0.40
Interest Only & Payment Option First Mortgages / Net Worth	N/A	N/A	N/A	3.06	4.00
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.32	0.34	0.33	0.30	0.20
Unused Commitments / Cash & ST Investments	149.93	155.25	140.54	127.21	119.00
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell					

3. SuppRati

		Assets									
Return to cover		For Charter : N/A									
03/03/2009		Count of CU : 136									
CU Name: N/A		Asset Range : N/A									
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *									
		Count of CU in Peer Group : N/A									
		December-2004		December-2005		% Chg		December-2006		% Chg	
ASSETS											
CASH:											
Cash On Hand	79,631,743	81,790,326		2.7		80,037,385		-2.1		84,465,543	
Cash On Deposit	499,325,448	417,596,007		-16.4		464,904,025		11.3		425,288,069	
Cash Equivalents	29,572,262	21,730,010		-26.5		77,735,697		257.7		83,754,141	
TOTAL CASH & EQUIVALENTS	608,529,453	521,116,343		-14.4		622,677,107		19.5		593,507,753	
INVESTMENTS:											
Trading Securities	0	0		N/A		0		N/A		17,934,500	
Available for Sale Securities	764,520,140	617,095,434		-19.3		488,725,030		-20.8		493,696,819	
Held-to-Maturity Securities	138,613,639	145,198,910		4.8		127,017,022		-12.5		105,508,692	
Deposits in Commercial Banks, S&Ls, Savings Banks	216,072,522	161,510,999		-25.3		118,567,979		-26.6		137,952,560	
Loans to, Deposits in, and Investments in Natural Person Credit Unions 12	6,620,662	7,442,852		12.4		14,066,046		89.0		12,597,871	
Total MCSD and PIC in Corporate CUs	42,818,322	43,463,101		1.5		43,598,539		0.3		41,504,765	
All Other Investments in Corporate Cus	334,868,016	308,779,040		-7.8		385,486,790		24.8		480,878,422	
All Other Investments 12	23,447,691	32,241,086		37.5		48,669,228		51.0		38,289,152	
TOTAL INVESTMENTS	1,526,960,992	1,315,731,422		-13.8		1,226,130,634		-6.8		1,328,362,781	
LOANS HELD FOR SALE	4,083,338	3,947,941		-3.3		3,581,227		-9.3		3,618,512	
LOANS AND LEASES:											
Unsecured Credit Card Loans	300,621,147	323,366,342		7.6		319,483,931		-1.2		347,910,794	
All Other Unsecured Loans/Lines of Credit	195,109,750	197,674,044		1.3		199,121,721		0.7		209,553,233	
New Vehicle Loans	953,910,923	1,110,624,447		16.4		1,050,104,389		-5.4		947,415,366	
Used Vehicle Loans	1,331,175,388	1,383,667,915		3.9		1,380,293,206		-0.2		1,399,738,421	
1st Mortgage Real Estate Loans/Lines of Credit	1,351,088,254	1,452,581,276		7.5		1,547,226,875		6.5		1,640,608,353	
Other Real Estate Loans/Lines of Credit	730,506,838	808,361,890		10.7		825,259,907		2.1		871,345,415	
Leases Receivable	377,280	357,079		-5.4		17,252		-95.2		0	
Total All Other Loans/Lines of Credit	235,070,304	248,677,019		5.8		237,405,918		-4.5		242,720,799	
TOTAL LOANS	5,097,859,884	5,525,310,012		8.4		5,558,913,199		0.6		5,659,292,381	
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(41,411,722)	(44,145,370)		6.6		(42,351,210)		-4.1		(44,566,862)	
Foreclosed Real Estate	N/A	N/A				3,783,230				4,813,918	
Repossessed Autos	N/A	N/A				4,611,477				3,629,304	
Foreclosed and Repossessed Other Assets	N/A	N/A				515,122				485,943	
TOTAL FORECLOSED and REPOSSESSED ASSETS 11	1,902,373	5,750,298		202.3		8,909,829		54.9		8,929,165	
Land and Building	154,217,946	173,299,567		12.4		180,917,647		4.4		201,703,529	
Other Fixed Assets	34,036,972	38,985,765		14.5		43,221,572		10.9		44,175,732	
NCUA Share Insurance Capitalization Deposit	57,956,702	60,159,074		3.8		59,119,088		-1.7		60,768,612	
Accrued Interest on Loans	N/A	N/A				20,381,901				20,961,038	
Accrued Interest on Investments	N/A	N/A				10,897,023				14,470,527	
All Other Assets	N/A	N/A				98,967,357				72,506,356	
TOTAL OTHER ASSETS	96,720,844	112,016,496		15.8		130,246,281		16.3		107,937,921	
TOTAL ASSETS	7,540,856,782	7,712,171,548		2.3		7,791,365,374		1.0		7,963,729,524	
TOTAL CU's	156	153		-1.9		147		-3.9		139	

		Delinquent Loan Information								
Return to cover		For Charter :	N/A							
03/03/2009		Count of CU :	136							
CU Name:	N/A	Asset Range :	N/A							
Peer Group:	N/A	Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *							
		Count of CU in Peer Group :	N/A							
		December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES										
1 to < 2 Months Delinquent		78,684,721	110,901,552	40.9	81,689,694	-26.3	91,930,222	12.5	109,693,329	19.3
2 to < 6 Months Delinquent		33,034,008	37,638,284	13.9	32,453,141	-13.8	38,121,327	17.5	52,159,538	36.8
6 to 12 Months Delinquent		10,235,929	11,852,054	15.8	8,905,534	-24.9	7,934,540	-10.9	9,729,935	22.6
12 Months & Over Delinquent		3,610,593	3,935,059	9.0	5,293,474	34.5	2,517,499	-52.4	2,290,127	-9.0
Total Del Loans - All Types (2 or more Mo)		46,880,530	53,425,397	14.0	46,652,149	-12.7	48,573,366	4.1	64,179,600	32.1
LOAN DELINQUENCY - BY LOAN TYPE										
Unsecured Credit Card Loans										
1 to < 2 Months Delinquent		5,854,022	5,177,127	-11.6	5,832,470	12.7	6,262,645	7.4	7,723,853	23.3
2 to < 6 Months Delinquent		2,947,378	3,383,415	14.8	3,232,567	-4.5	4,423,580	36.8	5,911,124	33.6
6 to 12 Months Delinquent		483,190	563,937	16.7	307,290	-45.5	428,240	39.4	597,803	39.6
12 Months & Over Delinquent		67,176	62,460	-7.0	85,229	36.5	36,017	-57.7	42,830	18.9
Total Del Credit Card Lns (2 or more Mo)		3,497,744	4,009,812	14.6	3,625,086	-9.6	4,887,837	34.8	6,551,757	34.0
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.16	1.24	6.6	1.13	-8.5	1.40	23.8	1.86	32.4
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years										
1 to < 2 Months Delinquent		6,480,320	8,816,101	36.0	13,098,986	48.6	18,841,138	43.8	22,941,616	21.8
2 to < 6 Months Delinquent		1,958,467	2,031,942	3.8	1,126,596	-44.6	2,857,714	153.7	6,588,898	130.6
6 to 12 Months Delinquent		585,043	284,076	-51.4	577,394	103.3	478,526	-17.1	962,599	101.2
12 Months & Over Delinquent		242,419	239,951	-1.0	134,020	-44.1	0	-100.0	414,499	N/A
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)		2,785,929	2,555,969	-8.3	1,838,010	-28.1	3,336,240	81.5	7,965,996	138.8
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs		0.23	0.19	-14.8	0.13	-33.4	0.23	79.1	0.46	98.7
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years										
1 to < 2 Months Delinquent		1,414,471	1,858,715	31.4	1,399,517	-24.7	1,265,884	-9.5	8,723,397	589.1
2 to < 6 Months Delinquent		417,306	329,305	-21.1	405,094	23.0	181,316	-55.2	4,465,502	2,362.8
6 to 12 Months Delinquent		0	39,143	N/A	44,877	14.6	0	-100.0	535,112	N/A
12 Months & Over Delinquent		63,376	138,749	118.9	18,100	-87.0	0	-100.0	0	N/A
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)		480,682	507,197	5.5	468,071	-7.7	181,316	-61.3	5,000,614	2,658.0
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs		0.14	0.11	-18.8	0.09	-16.4	0.03	-64.5	0.84	2,423.0
Other Real Estate Fixed Rate/Hybrid/Balloon										
1 to < 2 Months Delinquent		842,199	1,718,367	104.0	1,783,993	3.8	3,395,825	90.3	4,103,810	20.8
2 to < 6 Months Delinquent		500,187	626,782	25.3	561,380	-10.4	1,172,882	108.9	3,136,583	167.4
6 to 12 Months Delinquent		201,652	124,410	-38.3	196,168	57.7	341,130	73.9	672,346	97.1
12 Months & Over Delinquent		38,442	29,740	-22.6	0	-100.0	16,644	N/A	170,145	922.3
Total Del Other RE Fixed/Hybrid/Balloon Lns (2 or more Mo)		740,281	780,932	5.5	757,548	-3.0	1,530,656	102.1	3,979,074	160.0
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		0.58	0.39	-32.7	0.27	-31.3	0.44	66.5	0.92	108.6
Other Real Estate Adjustable Rate										
1 to < 2 Months Delinquent		2,182,390	2,808,864	28.7	2,999,226	6.8	2,478,516	-17.4	3,258,342	31.5
2 to < 6 Months Delinquent		557,702	1,027,926	84.3	1,119,634	8.9	1,162,706	3.8	1,520,501	30.8
6 to 12 Months Delinquent		128,131	189,754	48.1	589,323	210.6	400,372	-32.1	203,517	-49.2
12 Months & Over Delinquent		155,926	79,156	-49.2	381,044	381.4	158,877	-58.3	104,791	-34.0
Total Del Other RE Adj Rate Lns		841,759	1,296,836	54.1	2,090,001	61.2	1,721,955	-17.6	1,828,809	6.2
%Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		0.14	0.21	52.8	0.39	80.9	0.33	-15.3	0.37	13.7
Leases Receivable										
1 to < 2 Months Delinquent		N/A	N/A		0		0	N/A	0	N/A
2 to < 6 Months Delinquent		N/A	N/A		0		0	N/A	0	N/A
6 to 12 Months Delinquent		N/A	N/A		0		0	N/A	0	N/A
12 Months & Over Delinquent		N/A	N/A		0		0	N/A	0	N/A
Total Del Leases Receivable (2 or more Mo)		N/A	N/A		0		0	N/A	0	N/A
%Leases Receivable Delinquent > 2 Mo / Total Leases Receivable		N/A	N/A		0.00		0.00	N/A	0.00	N/A
All Other Loans										
1 to < 2 Months Delinquent		N/A	N/A		56,575,502		59,686,214	5.5	62,942,311	5.5
2 to < 6 Months Delinquent		N/A	N/A		26,007,870		28,323,129	8.9	30,536,930	7.8
6 to 12 Months Delinquent		N/A	N/A		7,190,482		6,286,272	-12.6	6,758,558	7.5
12 Months & Over Delinquent		N/A	N/A		4,675,081		2,305,961	-50.7	1,557,862	-32.4
Total Del All Other Lns (2 or more Mo)		N/A	N/A		37,873,433		36,915,362	-2.5	38,853,350	5.2
%All Other Loans Delinquent > 2 Mo / Total All Other Loans		N/A	N/A		1.32		1.32	-0.2	1.38	4.4
# Means the number is too large to display in the cell										
										7. Delinquent Loan Information

Loan Losses & Bankruptcy Information										
Return to cover		For Charter :	N/A							
03/03/2009		Count of CU :	136							
CU Name:	N/A	Asset Range :	N/A							
Peer Group:	N/A	Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *							
		Count of CU in Peer Group :	N/A							
		December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)										
* Total Loans Charged Off	32,103,455	36,877,549	14.9	36,773,094	-0.3	44,005,155	19.7	54,581,917	24.0	
* Total Loans Recovered	6,264,939	6,260,473	-0.1	7,028,223	12.3	7,794,698	10.9	7,870,329	1.0	
* NET CHARGE OFFS (\$\$)	25,838,516	30,617,076	18.5	29,744,871	-2.8	36,210,457	21.7	46,711,588	29.0	
**%Net Charge-Offs / Average Loans	0.52	0.58	10.8	0.54	-6.9	0.65	20.3	0.80	24.5	
Total Del Loans & *Net Charge-Offs	72,719,046	84,042,473	15.6	76,397,020	-9.1	84,783,823	11.0	110,891,188	30.8	
Combined Delinquency and Net Charge Off Ratio	1.44	1.54	7.2	1.38	-10.8	1.50	9.3	1.88	25.0	
LOAN LOSS SUMMARY BY LOAN TYPE										
* Unsecured Credit Card Lns Charged Off	8,035,585	8,645,107	7.6	6,916,923	-20.0	8,448,017	22.1	12,139,643	43.7	
* Unsecured Credit Card Lns Recovered	866,365	922,175	6.4	973,432	5.6	1,364,810	40.2	1,473,821	8.0	
* NET UNSECURED CREDIT CARD C/Os	7,169,220	7,722,932	7.7	5,943,491	-23.0	7,083,207	19.2	10,665,822	50.6	
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	2.37	2.48	4.4	1.85	-25.3	2.12	14.8	3.05	43.5	
* All Other Loans Charged Off	N/A	N/A		28,173,551		32,790,103	16.4	38,588,410	17.7	
* All Other Loans Recovered	N/A	N/A		5,874,375		5,757,811	-2.0	6,210,821	7.9	
* NET ALL OTHER LOAN C/Os	N/A	N/A		22,299,176		27,032,292	21.2	32,377,589	19.8	
** Net Charge Offs - All Other Loans / Avg All Other Loans	N/A	N/A		0.77		0.95	24.2	1.15	20.7	
* Total 1st Mortgage RE Loan/LOCs Charged Off	278,203	202,568	-27.2	319,695	57.8	825,538	158.2	911,111	10.4	
* Total 1st Mortgage RE Loans/LOCs Recovered	220,578	6,225	-97.2	6,622	6.4	505,399	7,532.1	8,693	-98.3	
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	57,625	196,343	240.7	313,073	59.5	320,139	2.3	902,418	181.9	
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.00	0.01	233.1	0.02	49.0	0.02	-3.8	0.05	156.3	
* Total Other RE Loans/LOCs Charged Off	454,525	879,737	93.6	1,362,925	54.9	1,941,497	42.5	2,942,753	51.6	
* Total Other RE Loans/LOCs Recovered	190,335	96,101	-49.5	173,794	80.8	166,678	-4.1	176,994	6.2	
* NET OTHER RE LOANS/LOCs C/Os	264,190	783,636	196.6	1,189,131	51.7	1,774,819	49.3	2,765,759	55.8	
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	N/A	N/A		0.15		0.21	43.7	0.31	47.4	
* Total Leases Receivable Charged Off	N/A	N/A		0		0	N/A	0	N/A	
* Total Leases Receivable Recovered	N/A	N/A		0		0	N/A	0	N/A	
* NET LEASES RECEIVABLE C/Os	N/A	N/A		0		0	N/A	0	N/A	
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	N/A	N/A		0.00		0.00	N/A	0.00	N/A	
BANKRUPTCY SUMMARY										
Number of Members Who Filed Chapter 7 YTD	3,306	4,743	43.5	1,165	-75.4	1,680	44.2	2,433	44.8	
Number of Members Who Filed Chapter 13 YTD	1,129	1,176	4.2	881	-25.1	1,039	17.9	1,738	67.3	
Number of Members Who Filed Chapter 11 YTD	N/A	N/A		5		1	-80.0	1	0.0	
Total Number of Members Bankrupt	4,435	5,919	33.5	2,051	-65.3	2,720	32.6	4,172	53.4	
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11)	33,001,491	45,131,858	36.8	19,733,893	-56.3	28,827,303	46.1	44,898,511	55.7	
* All Loans Charged Off due to Bankruptcy YTD	12,865,382	14,066,101	9.3	10,487,328	-25.4	8,563,400	-18.3	12,218,723	42.7	
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	40.07	38.14	-4.8	28.52	-25.2	19.46	-31.8	22.39	15.0	
# Means the number is too large to display in the cell										
*Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)										

		Real Estate Loan Information 2						
Return to cover		For Charter :	N/A					
03/03/2009		Count of CU :	136					
CU Name:	N/A	Asset Range :	N/A					
Peer Group:	N/A	Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *					
		Count of CU in Peer Group :	N/A					
		December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg
* OTHER REAL ESTATE (Granted)								
* Closed End Fixed Rate	70,676,698	127,471,431	80.4		137,845,212	8.1	117,895,507	-14.5
* Closed End Adjustable Rate	1,952,247	0	-100.0		1,130,975	N/A	1,236,782	9.4
* Open End Adjustable Rate (HELOC)	236,430,896	208,318,662	-11.9		128,406,490	-38.4	123,952,740	-3.5
* Open End Fixed Rate and Other	3,244,473	6,442,909	98.6		20,135,769	212.5	49,920,413	147.9
* TOTAL OTHER REAL ESTATE GRANTED	312,304,314	342,233,002	9.6		287,518,446	-16.0	293,005,442	1.9
* TOTAL RE (FIRST AND OTHER) GRANTED	831,152,089	836,781,629	0.6		748,801,172	-10.5	784,666,502	4.8
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	18.03	16.68	-7.5		21.41	28.4	23.05	7.6
RE LOANS SOLD/SERVICED								
* First Mortgage R.E. Loans Sold	309,194,078	179,883,825	-41.8		148,491,379	-17.5	139,909,296	-5.8
% (First Mtg RE Loans Sold/First Mtg RE Loans Granted)	59.55	36.37	-38.9		32.19	-11.5	28.46	-11.6
AMT of Mortgage Servicing Rights	2,685,832	2,996,460	11.6		3,019,052	0.8	2,751,657	-8.9
Outstanding RE Loans Sold But Serviced	401,319,407	478,090,692	19.1		532,653,243	11.4	568,081,331	6.7
% (Mortgage Servicing Rights / Net Worth)	0.32	0.34	5.8		0.33	-3.2	0.30	-9.8
MISC. RE LOAN INFORMATION								
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,043,676,692	1,068,586,746	2.4		895,812,811	-16.2	901,596,203	0.6
R.E. Lns also Mem. Bus. Lns	19,593,396	31,114,544	58.8		31,195,414	0.3	62,546,638	100.5
RE LOAN MODIFICATIONS OUTSTANDING								
Modified First Mortgage RE Loans	N/A	N/A			N/A		N/A	5,844,150
Modified Other RE Loans	N/A	N/A			N/A		N/A	423,570
Total Modified First and Other RE Loans	N/A	N/A			N/A		N/A	6,267,720
Modified RE Loans Also Reported as Business Loans	N/A	N/A			N/A		N/A	0
DELINQUENT R.E. LOANS > 2 MOS								
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	2,785,929	2,555,969	-8.3		1,838,010	-28.1	3,336,240	81.5
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	480,682	507,197	5.5		468,071	-7.7	181,316	-61.3
Other R.E. Fixed Rate	740,281	780,932	5.5		757,548	-3.0	1,530,656	102.1
Other R.E. Adj. Rate	841,759	1,296,836	54.1		2,090,001	61.2	1,721,955	-17.6
TOTAL DEL R.E. > 2 MOS	4,848,651	5,140,934	6.0		5,153,630	0.2	6,770,167	31.4
DELINQUENT 1 TO < 2 MOS								
First Mortgage	7,894,791	10,674,816	35.2		14,498,503	35.8	20,107,022	38.7
Other	3,024,589	4,527,231	49.7		4,783,219	5.7	5,874,341	22.8
Total Del R.E. 1 to < 2 Mos	10,919,380	15,202,047	39.2		19,281,722	26.8	25,981,363	34.7
Total Del R.E. Loans > 1 Mos	15,768,031	20,342,981	29.0		24,435,352	20.1	32,751,530	34.0
RE LOAN DELINQUENCY RATIOS								
% R.E. Loans dq > 1 Mos	0.76	0.90	18.8		1.03	14.5	1.30	26.6
% R.E. Loans dq > 2 Mos	0.23	0.23	-2.4		0.22	-4.5	0.27	24.1
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS								
Modified First Mortgage RE Loans > 2 Mo Del	N/A	N/A			N/A		N/A	1,061,655
Modified Other RE Loans > 2 Mo Del	N/A	N/A			N/A		N/A	0
Total Modified First and Other RE Loans > 2 Mo Del	N/A	N/A			N/A		N/A	1,061,655
% Total Modified 1st and Other RE > 2 Mo	N/A	N/A			N/A		N/A	16.94
Modified RE Loans Also Reported as Business Loans > 2 Mo Del	N/A	N/A			N/A		N/A	0
% Modified RE Lns also Reported as Business Loans > 2 Mo Del	N/A	N/A			N/A		N/A	0.00
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:								
* Total Real Estate Loans Charged Off	732,728	1,082,305	47.7		1,682,620	55.5	2,767,035	64.4
* Total Real Estate Lns Recovered	410,913	102,326	-75.1		180,416	76.3	672,077	272.5
* NET Total Real Estate Loan C/Os	321,815	979,979	204.5		1,502,204	53.3	2,094,958	39.5
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.02	0.05	186.0		0.06	43.7	0.09	32.3
* Total 1st Mortgage Lns Charged Off	278,203	202,568	-27.2		319,695	57.8	825,538	158.2
* Total 1st Mortgage Lns Recovered	220,578	6,225	-97.2		6,622	6.4	505,399	7,532.1
* NET 1st MORTGAGE LN C/Os	57,625	196,343	240.7		313,073	59.5	320,139	2.3
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.00	0.01	233.1		0.02	49.0	0.02	-3.8
* Total Other RE Lns Charged Off	454,525	879,737	93.6		1,362,925	54.9	1,941,497	42.5
* Total Other RE Lns Recovered	190,335	96,101	-49.5		173,794	80.8	166,678	-4.1
* NET OTHER RE LN C/Os	264,190	783,636	196.6		1,189,131	51.7	1,774,819	49.3
***Net Charge Offs Other RE Loans / Avg Other RE Loans	N/A	N/A			0.15		0.21	43.7
* Amounts are year-to-date and the related % change ratios are annualized.								
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)								
# Means the number is too large to display in the cell								

		Supplemental Share Information, Off Balance Sheet, & Borrowings									
		For Charter : N/A									
03/03/2009		Count of CU : 136									
CU Name: N/A		Asset Range : N/A									
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *									
		Count of CU in Peer Group : N/A									
		December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg	
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):											
Accounts Held by Member Government Depositors	N/A	N/A			2,308,768		21,736,747	841.5	15,901,703	-26.8	
Accounts Held by Nonmember Government Depositors	N/A	N/A			0		257,464	N/A	213,813	-17.0	
Employee Benefit Member Shares	N/A	N/A			7,766,879		8,850,751	14.0	12,218,140	38.0	
Employee Benefit Nonmember Shares	N/A	N/A			0		0	N/A	52	N/A	
529 Plan Member Deposits	N/A	N/A			0		289,781	N/A	334,541	15.4	
Non-dollar Denominated Deposits	N/A	N/A			0		0	N/A	0	N/A	
Health Savings Accounts	N/A	N/A			194,918		431,846	121.6	1,900,383	340.1	
Dollar Amount of Share Certificates >= \$100,000	N/A	N/A			332,815,501		393,681,797	18.3	403,333,999	2.5	
Dollar Amount of IRA/Keogh >= \$100,000	N/A	N/A			142,710,505		171,262,339	20.0	221,661,308	29.4	
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	N/A	N/A			0		0	N/A	0	N/A	
SAVING MATURITIES											
< 1 year	5,482,937,103	5,385,032,109	-1.8		5,601,711,282	4.0	5,830,848,971	4.1	6,197,976,149	6.3	
1 to 3 years	609,921,766	711,393,942	16.6		546,885,983	-23.1	488,999,555	-10.6	676,709,775	38.4	
> 3 years	321,608,972	371,569,316	15.5		319,203,622	-14.1	285,749,545	-10.5	280,200,822	-1.9	
Total Shares & Deposits	6,414,467,847	6,467,995,367	0.8		6,467,800,887	0.0	6,605,598,071	2.1	7,154,886,746	8.3	
OFF-BALANCE SHEET UNUSED COMMITMENTS:											
Comm RE, Construction, Land Development	0	2,436,589	N/A		1,451,991	-40.4	3,406,070	134.6	3,196,216	-6.2	
Other Unused MBL Commitments	5,223,326	216,734	-95.9		1,928,222	789.7	3,790,151	96.6	713,000	-81.2	
Revolving O/E Lines 1-4 Family	602,017,426	439,085,023	-27.1		430,876,473	-1.9	416,048,131	-3.4	365,291,255	-12.2	
Credit Card Line	955,487,048	955,539,084	0.0		884,366,792	-7.4	824,335,112	-6.8	729,272,441	-11.5	
Outstanding LOC	35,933,575	11,649,524	-67.6		125,899	-98.9	191,448	52.1	15,365,197	7,925.8	
Unsecured Share Draft LOC	109,871,314	120,218,941	9.4		125,750,489	4.6	113,218,260	-10.0	104,784,709	-7.4	
Overdraft Protection Programs	N/A	140,422,629			150,110,013	6.9	138,197,802	-7.9	158,167,143	14.4	
Other Unused Commitments	19,882,591	13,776,167	-30.7		12,229,197	-11.2	10,921,564	-10.7	12,850,287	17.7	
Total Unused Commitments	1,728,415,280	1,683,344,691	-2.6		1,606,839,076	-4.5	1,510,108,538	-6.0	1,389,640,248	-8.0	
% (Unused Commitments / Cash & ST Investments)	149.93	155.25	3.5		140.54	-9.5	127.21	-9.5	119.08	-6.4	
Loans Transferred with Recourse	216,482,796	316,403,416	46.2		317,614,144	0.4	262,801,132	-17.3	325,686,115	23.9	
Pending Bond Claims	135,317	203,465	50.4		348,462	71.3	460,620	32.2	1,235,713	168.3	
Other Contingent Liabilities	0	0	N/A		0	N/A	0	N/A	45,236	N/A	
CREDIT AND BORROWING ARRANGEMENTS:											
Num FHLB Members	14	17	21.4		16	-5.9	15	-6.3	15	0.0	
Num FRB Borr. Apps.	4	4	0.0		4	0.0	3	-25.0	6	100.0	
Num FRB Pre-Pledged	1	1	0.0		1	0.0	1	0.0	0	-100.0	
LINES OF CREDIT (Borrowing)											
Total Credit Lines	N/A	1,196,679,440			1,277,098,196	6.7	1,330,678,192	4.2	1,471,459,899	10.6	
Total Committed Credit Lines	N/A	782,181			0	-100.0	0	N/A	18,382,000	N/A	
Draws Against Lines of Credit	N/A	17,880,310			12,245,821	-31.5	42,593,915	247.8	4,837,886	-88.6	
MISCELLANEOUS BORROWING INFORMATION:											
Amount of Borrowings Subject to Early Repayment at Lenders Option	0	65,000,000	N/A		80,000,000	23.1	105,763,000	32.2	103,000,000	-2.6	
# Means the number is too large to display in the cell											
											15.SuppShareOBS&Borr

		Information Systems & Technology								
Return to cover		For Charter : N/A								
03/03/2009		Count of CU : 136								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *								
		Count of CU in Peer Group : N/A								
		December-2004	December-2005	% Chg	December-2006	% Chg	December-2007	% Chg	December-2008	% Chg
System Used to Maintain Share/Loan Records										
Manual System (No Automation)	0	2	N/A		1	-50.0	1	0.0	1	0.0
Vendor Supplied In-House System	100	95	-5.0		91	-4.2	89	-2.2	89	0.0
Vendor On-Line Service Bureau	53	53	0.0		48	-9.4	45	-6.3	45	0.0
CU Developed In-House System	1	0	-100.0		4	N/A	1	-75.0	0	-100.0
Other	2	3	50.0		3	0.0	3	0.0	1	-66.7
Data Processing Conversion Completed in the Last 6 mo. or Planned in the Next 12 mo.	N/A	N/A			8		10	25.0	6	-40.0
Electronic Financial Services										
Home Banking Via Internet Website	67	78	16.4		82	5.1	84	2.4	88	4.8
Audio Response/Phone Based	80	79	-1.3		79	0.0	76	-3.8	75	-1.3
Automatic Teller Machine (ATM)	87	87	0.0		84	-3.4	81	-3.6	84	3.7
Kiosk	1	1	0.0		2	100.0	1	-50.0	1	0.0
Other	1	3	200.0		1	-66.7	1	0.0	2	100.0
Services Offered Electronically										
Member Application	40	40	0.0		35	-12.5	35	0.0	38	8.6
New Loan	50	59	18.0		53	-10.2	48	-9.4	50	4.2
Account Balance Inquiry	89	90	1.1		91	1.1	91	0.0	94	3.3
Share Draft Orders	70	75	7.1		68	-9.3	69	1.5	68	-1.4
New Share Account	21	24	14.3		19	-20.8	18	-5.3	20	11.1
Loan Payments	75	83	10.7		84	1.2	82	-2.4	87	6.1
Account Aggregation	3	7	133.3		4	-42.9	3	-25.0	8	166.7
Internet Access Services	17	20	17.6		10	-50.0	14	40.0	16	14.3
e-Statements	N/A	N/A			N/A		N/A		65	
View Account History	72	80	11.1		82	2.5	83	1.2	90	8.4
Merchandise Purchase	12	9	-25.0		10	11.1	9	-10.0	8	-11.1
Share Account Transfers	87	88	1.1		91	3.4	91	0.0	91	0.0
Bill Payment	37	46	24.3		52	13.0	58	11.5	62	6.9
Download Account History	55	59	7.3		62	5.1	63	1.6	68	7.9
Electronic Cash	4	3	-25.0		5	66.7	5	0.0	5	0.0
Electronic Signature Authentication/Certification	0	1	N/A		1	0.0	1	0.0	3	200.0
Type of World Wide Website Address										
Informational	14	18	28.6		13	-27.8	14	7.7	11	-21.4
Interactive	4	3	-25.0		6	100.0	7	16.7	4	-42.9
Transactional	63	73	15.9		76	4.1	77	1.3	83	7.8
Number of Members That Use Transactional Website	241,940	289,323	19.6		299,845	3.6	313,800	4.7	348,364	11.0
No Website, But Planning to Add in the Future	20	10	-50.0		8	-20.0	6	-25.0	3	-50.0
Type of World Wide Website Address Planned for Future										
Informational	14	7	-50.0		6	-14.3	4	-33.3	2	-50.0
Interactive	3	2	-33.3		1	-50.0	1	0.0	0	-100.0
Transactional	3	1	-66.7		1	0.0	1	0.0	1	0.0
Miscellaneous										
Internet Access	135	134	-0.7		125	-6.7	121	-3.2	123	1.7
FedLIne Access	14	13	-7.1		16	23.1	19	18.8	20	5.3
Process ACH Transactions as Originating Institution	50	55	10.0		55	0.0	53	-3.6	54	1.9
Process ACH Transactions as Receiving Institution	105	109	3.8		105	-3.7	100	-4.8	101	1.0

[Return to cover](#)

03/03/2009

CU Name: N/A

Peer Group: N/A

Graphs 1

For Charter : N/A

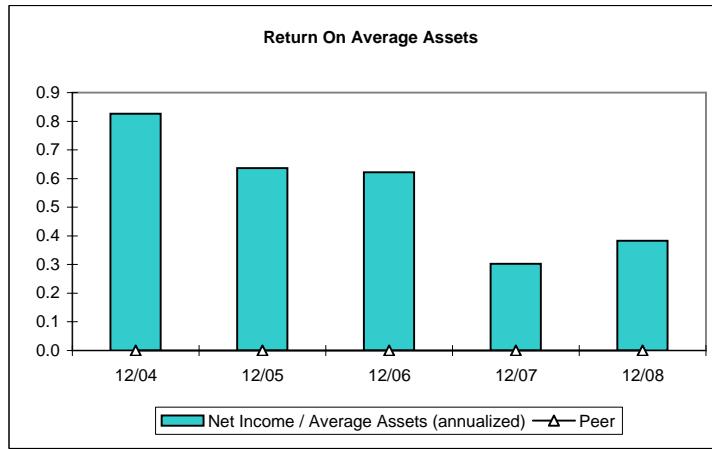
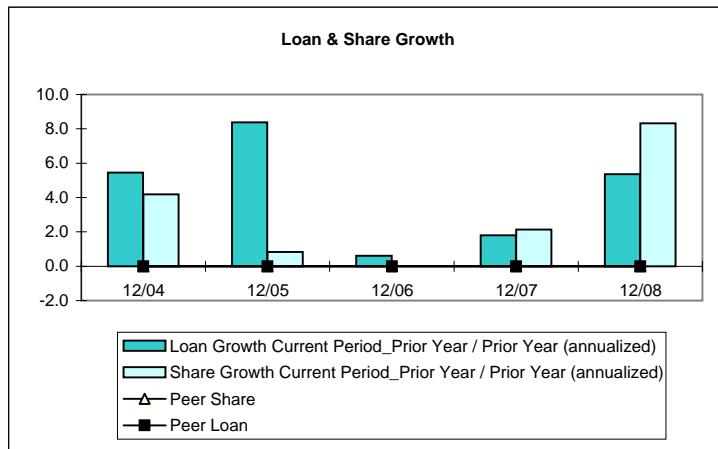
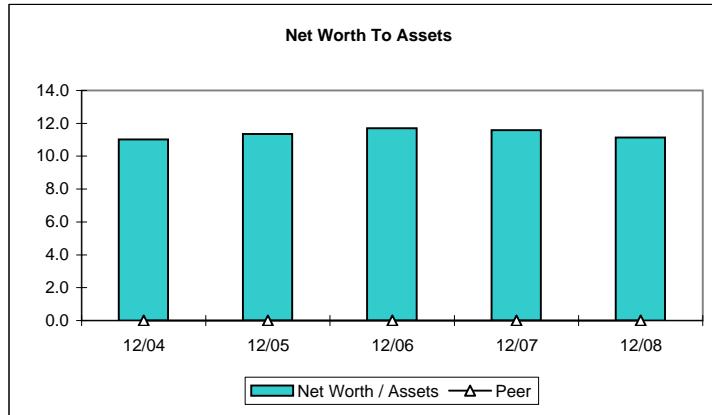
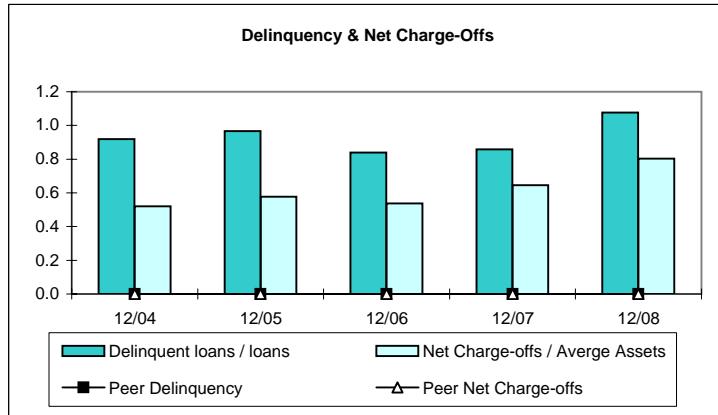
Count of CU : 136

Asset Range : N/A

Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State

Criteria : Credit Union (FISCU) *

Count of CU in Peer Group : N/A



[Return to cover](#)

03/03/2009

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 136

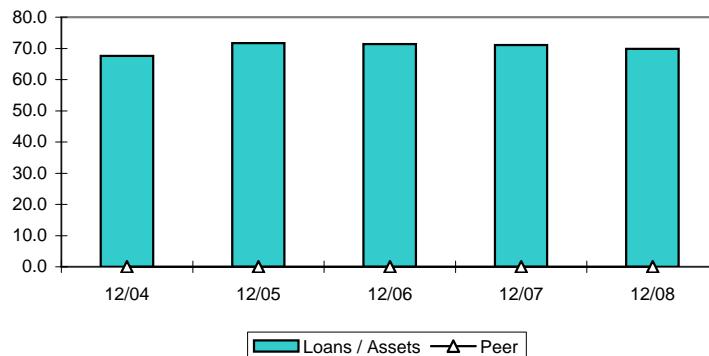
Asset Range : N/A

Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State

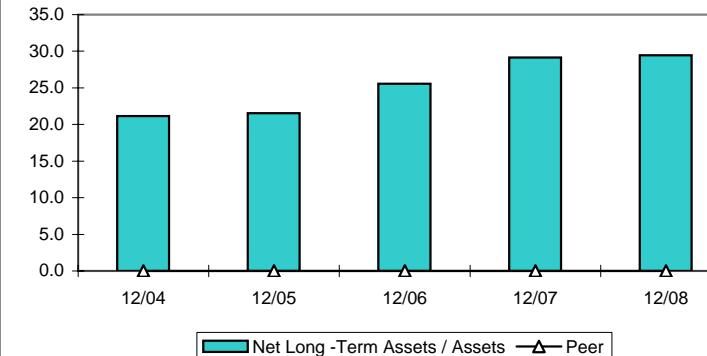
Criteria : Credit Union (FISCU) *

Count of CU in Peer Group : N/A

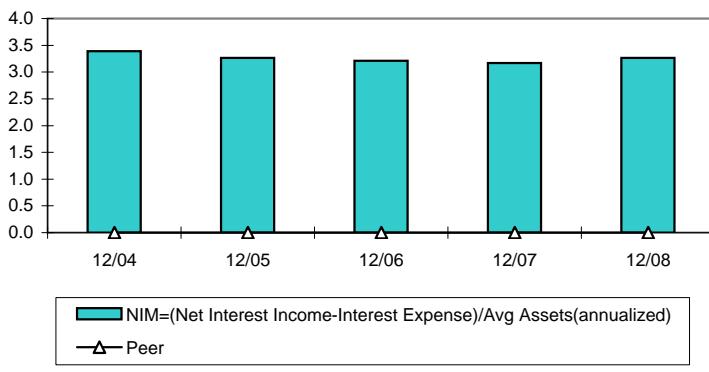
Loans To Assets



Net Long Term Assets to Assets



Net Interest Margin (NIM)



Cash & Short-Term Investments To Assets

